



## WELCOME TO YOUR KING COUNTY BENEFITS

Your King County Benefits is the first place to turn when you want to know more about your county benefits or if you just have a benefit question.

This guide contains information related to your county:

- medical plans;
- dental and vision plans;
- flexible spending accounts (FSAs);
- · long-term disability insurance; and
- life and accident insurance.

## A Quick Glance at Your Benefits

You can get a quick overview of your benefits in *Benefits at a Glance*. If you want more details, you can dig deeper into each section. For example, in *Health Care*, you can find:

- "Participating in the Health Care Plans," with information about eligibility, enrollment and more;
- "Medical Plans," with detailed information about KingCare<sup>SM</sup> and Group Health; and
- "Continuing Coverage Under COBRA," with information about how you and/or your eligible dependents may continue medical coverage at group rates.

For information about the things you need to do when events such as marriage or retirement occur, be sure to look at *What Happens If....* 

This guide is for regular employees. A different version of this guide provides summaries of the benefits that are offered to part-time transit operators, who have variations of the benefits described in this guide.

If you can't find what you're looking for, refer to *Contact Information* for phone numbers, e-mail addresses and Web sites.

## In This Section

## See Page

Welcome to Your King County Benefits	
About This Guide	1
Benefits at a Glance	3
Health Care	5
Participating in the Health Care Plans	5
Medical Plans	
Dental Plan	
Vision Plan	
Flexible Spending Accounts	
Participating in FSAs	
FSAs	12
Long-Term Disability (LTD) Insurance Plan	13
Participating in the LTD Plan	
LTD Plan	
Life Insurance and Accidental Death and Dismemberment	1/
(AD&D) Insurance Plans	
Participating in the Life Insurance and AD&D Insurance Plans	
Life Insurance Plan	
AD&D Insurance Plan	19
What Happens If	. 21
You Get Married/Establish a Domestic Partnership	. 22
You Divorce/End a Domestic Partnership	. 24
You Become a Parent	. 25
Your Child Is No Longer Eligible	. 27
You Have an Emergency	. 29
You Need Care While Traveling	29
You Take a Family/Medical Leave of Absence	. 29
You Take an Authorized Unpaid Leave of Absence	
You're on Uniformed Services Leave	31
You Become Disabled	32
You're on a Mutual Aid Assignment	34
There's a Declared Emergency	
You Enter Into a Labor Dispute	34
You Retire	
You Leave Employment with the County	
You Leave the County and Are Rehired	
You Die	
If Your Spouse/Domestic Partner or Dependent Child Dies	. 38
Health Care	
Participating in the Health Care Plans	
Who Is Eligible  How and When to Enroll	
When and How to Make Changes	
What Coverage Costs	. 55

when coverage Begins	
When You Have Other Coverage	
When Coverage Ends	
How to Continue Coverage	
How to Convert Coverage	
Medical Plans	
Your Medical Plan Choices	67
How the Healthy Incentives <sup>SM</sup> Program Works	
Your Medical Benefits at a Glance	68
KingCare <sup>SM</sup>	80
Accessing Care	
Paying for Your Care	81
Other Features of KingCare <sup>SM</sup>	83
Knowing What's Covered and What's Not	87
Filing a Claim	106
Using Your Prescription Drug Plan	108
Group Health	116
Accessing Care	
Paying for Your Care	
Other Features of Group Health	
Knowing What's Covered and What's Not	
Filing a Claim	
Dental Plan	120
How the Dental Plan Works	
Your Dental Benefits at a Glance	
Using the Dental Plan	
Paying for Your Care	
Other Features of the Dental Plan	
Knowing What's Covered and What's Not	
Filing a Claim	
Vision Plan	
How the Vision Plan Works	
Your Vision Benefits at a Glance	
Using the Vision Plan	
Paying for Your Care	
Knowing What's Covered and What's Not	
Filing a Claim	
9	
Continuing Coverage Under COBRA	
How COBRA Works Who's Eligible for COBRA Coverage and Why	
How to Enroll for COBRA Coverage  How Much COBRA Coverage Costs	
How Long COBRA Coverage Lasts	
When You Can Make Changes Under COBRA	
When COBRA Coverage Ends	
How to Contact the CORPA Administrator	

Continuing Coverage When You Retire  How Retiree Medical Benefits and COBRA Compare  Who's Eligible for Retiree Medical Benefits  How to Enroll for Retiree Medical Benefits  What Your Coverage Options Are  How to Make Changes Under Retiree Medical Benefits  When Retiree Medical Benefits End  If You Return to Work  If You Lose Eligibility Because You're Medicare-Eligible	178 179 180 181 182 182 183
Glossary	184
Participating in FSAs	205 205 205 206 208
How to Continue Participation	
An Overview of FSAs	211 212 213
How the Health Care FSA Works  Making Contributions  Knowing What's Covered and What's Not  Filing a Claim	214 215
How the Dependent Care FSA Works	222 223
Glossary	226
Participating in the LTD Plan  Who Is Eligible  How and When to Enroll  When and How to Make Changes  What Coverage Costs  When Coverage Begins  When Coverage Ends  How to Convert Coverage	230 230 231 232 232
The LTD Plan	233

Understanding Exclusions and Limitations	
Receiving Benefit Payments	
Returning to Work	
Glossary	243
Life and Accident Protection	
Participating in the Life and Accident Plans	
Who Is Eligible	
When and How to Enroll	
When and How to Name a Beneficiary	
When and How to Make Changes	
What Coverage Costs	
When Coverage Begins	
How to Continue or Convert Coverage	
G	
Life Insurance Plan	
How the Life Insurance Plan Works	
Calculating Life Insurance Benefits	
Understanding Evidence of Insurability (EOI)	
g g	
Accidental Death and Dismemberment Insurance Plan	
How the AD&D Insurance Plan Works	
Calculating AD&D Insurance Benefits	
Receiving Benefit Payments	
<u> </u>	
Glossary	275
Rules, Regulations and Administrative Information	
Insurance and Administrative Contracts	
Your Patient Rights	
Dignity and Respect Under Your Health Plans	
Knowledge and Information Concerning Your Health Plans	
Medical Plan Participant Accountability and Autonomy	
Privacy Protection  Continuous Improvement of Your Health Plans	
·	
Your HIPAA Privacy Rights	
Our Obligations	
How We May Use and Disclose Protected Health Informati	
Your Rights	
Changes to Our Privacy Practices	
Complaints	
Claims Review and Appeals Procedures	
Health Care Plans	
Flexible Spending Accounts	
Long-Term Disability Insurance	
Life Insurance Plan  Accidental Death and Dismemberment Insurance Plan	
ACCIDENTAL DEATH AND DISTREMBERMENT INSURANCE PIAN	304

Contact Information	307
Employment Rights Not Implied	306
Change or Termination of the Plans	
Correcting Mistakes in Payments	
Third-Party Claims	306
Determining Payment of Benefits	305
Assignment of Benefits	305